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4 BILL NO. R-75-05- 48

5 RESOLUTION NO. R- 40-75

6 A RESOLUTION authorizing the Department of  
7 Community Development and Planning to apply  
8 for and execute a HUD Counseling Agency  
9 contract

10 WHEREAS, the United States Department of Housing and Urban  
11 Development ("HUD") is fostering programs for improving housing conditions  
12 within the cities; and

13 WHEREAS, one of such programs provides for the furnishing of  
14 counseling services through local agencies; and

15 WHEREAS, Community Housing Services is an agency of the Fort  
16 Wayne Department of Community Development and Planning; and

17 WHEREAS, Community Housing Services is equipped to provide  
18 counselling to assist citizens in the improvement of their housing conditions;  
19 to assist citizens become homeowners and to provide information to citizens on  
20 housing options and programs for which they may eligible; and

21 WHEREAS, such counselling will coordinate with other counselling  
22 rendered by Community Housing Services; and

23 WHEREAS, the Department of Community Development and Planning  
24 has available from HUD funds for such counselling.

25 NOW THEREFORE, BE IT RESOLVED BY THE COMMON COUNCIL OF  
26 THE CITY OF FORT WAYNE, INDIANA:

27 The Department of Community Development and Planning, acting by  
28 and through Community Housing Service, is hereby authorized and directed to  
29 execute the necessary documents to obtain authorization from HUD to, and to  
30 furnish counselling services concerning housing.

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Eugene Kraus  
Councilman

APPROVED AS TO FORM  
AND LEGALITY.

CITY ATTORNEY

Read the first time in full and on motion by \_\_\_\_\_, seconded by \_\_\_\_\_, and duly adopted, read the second time by title and referred to the Committee on \_\_\_\_\_ (and the City Plan Commission for recommendation) and Public Hearing to be held after due legal notice, at the Council Chambers, City-County Building, Fort Wayne, Indiana, on \_\_\_\_\_, the \_\_\_\_\_ day of \_\_\_\_\_, 197\_\_\_\_\_, at \_\_\_\_\_ o'clock P.M., E.S.T.

Date: \_\_\_\_\_ CITY CLERK

Read the third time in full and on motion by Braus, seconded by V. Schmidt, and duly adopted, placed on its passage. Passed (~~CST~~) by the following vote:

	AYES	NAYS	ABSTAINED	ABSENT	TO-WIT
TOTAL VOTES	<u>5</u>	<u>3</u>		<u>1</u>	
BURNS		✓			
HINGA		✓			
KRAUS	✓				
MOSES	✓				
NUCKOLS				✓	
SCHMIDT, D.		✓			
SCHMIDT, V.	✓				
STIER	✓				
TALARICO	✓				

DATE: 5-27-75 Charles W. Westerman  
CITY CLERK *Chief Deputy City Clerk*  
*Moving House City Clerk*

Passed and adopted by the Common Council of the City of Fort Wayne, Indiana, as (Zoning Map) (General) (Annexation) (Special) (Appropriation) Ordinance (Resolution) No. B-20-75 on the 27th day of May, 1975.

ATTEST: (SEAL) Charles W. Westerman  
*Moving House City Clerk*  
*Chief Deputy City Clerk* James Stier  
PRESIDING OFFICER

Presented by me to the Mayor of the City of Fort Wayne, Indiana, on the 28th day of May, 1975, at the hour of 11:00 o'clock A. M., E.S.T.

Approved and signed by me this 28th day of May, 1975, at the hour of 11:30 o'clock A. M., E.S.T.

John R. Root  
MAYOR

HM 7610.1

## CHAPTER 1, APPENDIX 1

HUD-9900  
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U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT.

Form Approved  
OMB No. 63-R1302PROPOSAL FOR DETERMINATION OF ELIGIBILITY  
AS A COUNSELING AGENCY UNDER

AGENCY (Community Development & Planning Department)  
Community Housing Services  
*Name of Agency*

ADDRESS One Main Street  
*Number Street*

Fort Wayne, Indiana 46802  
*City State ZIP*

219-423-7571 E. Owen Donnelly, Director  
*Phone Name and Title of Representative*

Responsible Area/Insuring Office Indianapolis, Indiana  
*City State*

The above named agency requests authorization to provide homeownership counseling services under Section 235 and 237 of the National Housing Act.

1. The Community Housing Services received its  
*(Name of Counseling Agency)*
- Charter on N/A pursuant to N/A  
*(Date) (Cite Statute)*
- of the laws of the State of N/A

2. Purpose for which the counseling agency was formed (as stated in its Charter; attach a copy of Charter to this form):

Purpose of counseling within Community Development Activities:  
To assist citizens in the improvement of their housing security and conditions; to increase homeownership within the city and among low-income groups; to increase housing alternatives; and to provide information to citizens on housing options and programs available to them.

6/71

3. Motivation of the counseling agency with respect to the proposed service:  
To assist people in maintaining responsible homeownership positions in the community and to provide information on housing programs, including home management & maintenance.
4. Record of achievement in such fields as housing, human rehabilitation, social service, medical assistance, etc. (Describe the programs, give present status and periods in which involved.)

The Community Development and Planning Department of the City of Fort Wayne is currently involved in improving housing and neighborhood environment in four areas of the City. The City has also established a homeownership program for the emerging poor. It is planning Homesteading and Home Improvement Loan Programs. The Housing Authority has provided 279 units of family public housing and 374 units for the elderly, as well as tenant social assistance programs. Through extensive citizen participation efforts, the City has involved the private housing development sector, neighborhood residents and many others in planning for the improvement of the neighborhoods and housing conditions throughout the City.

5. What experience has the agency in the neighborhood(s) in which the counseling service will operate?  
Some CD & P and City activities are City-wide, others relate to the four CD target neighborhoods.
6. Approximately how many families are being reached by present staff?  
3,000 families are currently involved or affected by the activities of the Housing Authority, the Dept. of CD & P and Minimum Housing & Relocation
7. Approximately how many families may benefit from the Homeownership Counseling Service?  
1st. year: 500 - 600

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8. In attached exhibits, complete information is furnished for each of the items set forth below:
- a. A detailed summary of the proposed counseling program; this summary must include:
    - (1) Services currently provided;
    - (2) Scope of services to be provided under the homeownership counseling program;
    - (3) Complementary services to be made available through other community service agencies; also indicate those agencies with which working arrangements exist;
    - (4) A list of public agencies contacted about the possibility of their providing services and assistance, the responses received from each contact, and the services and assistance each agency will provide;
    - (5) Definition and description of geographical area to be served. (Include map if possible).
  - b. A list of the officers and directors (board members) of the agency, including names, addresses and titles of position.
  - c. Cost information, including a current and projected budget, and a statement of the source of funds for the counseling program.
  - d. Written assurance that the agency's services for HUD meet all local and state legal requirements.
  - e. A copy of all forms to be used in providing the counseling service.
  - f. Resumes of professional staff members who will be responsible for homeownership counseling.
  - g. Written evidence that the governing body of the applicant organization has approved this proposal and that the person(s) who sign(s) the proposal is (are) authorized to do so on behalf of the organization. Such evidence shall consist of one of the following: a notarized copy of the minutes of the meeting when the organization approved the proposal and authorized it to be signed by a specified person or persons (This may consist of an extract of the pertinent minute.) or a notarized statement on the organization's letterhead and signed by the organization's chief officer indicating that the governing body of the organization has approved the proposal and authorized the person or persons named in the statement to sign the proposal on behalf of the governing body.

CHAPTER 1, APPENDIX 1

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To the best of my knowledge and belief, the foregoing information and that contained in the attached exhibits are true and correct.

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Title*

\_\_\_\_\_  
*Date*

## 8. EXHIBITS

### a. Summary of proposed counseling program

#### (1) Services currently provided by the City which relate to housing:

Fort Wayne Housing Authority -- low rent and subsidized public housing for low-income, handicapped and elderly; home leasing program -- for the "emerging poor". Home Leasing represents a chance for families to live in "their own" homes.

The Housing Authority has also received a grant to begin a Homesteading program.

In the operation of all of these programs, the Housing Authority diligently counsels those who apply and those who are accepted in any housing unit.

Community Development and Planning -- through its Community Development funds, the CD&P Department will establish "Rehab, Inc." the city's first major and comprehensive housing rehab and neighborhood improvement agency.

Rehab, Inc. -- will offer these services: advice on housing needs and renovation, assistance in getting bank loans; low interest loan fund counseling on family finances, credit use and budgeting; and information on current housing programs available to the client.

It is within Rehab, Inc. facilities that default and other HUD default counseling will be located. It will also be under the supervision and control of Rehab Inc's. Director.

These services will be provided at a central downtown location (City-County Building) and in four neighborhood locations.

CD&P is also heavily engaged in neighborhood improvement planning in these four locations. Implementation fund sources are CD (1974 Act) Block Grant funds. This department is also using staff members from the Redevelopment Planning Commission and from the Human Resources Department.

Minimum Housing and Relocation -- offers inspection of housing to determine condition and acceptability for occupancy. They give relocation assistance.

#### (2) Scope of services to be provided in "Community Housing Services" under the homeownership counseling services.

- a) Screening. The counseling agency will interview applicants referred to it from these sources: Area/Insuring Office, mortgagees, walk-in self-referred, neighborhood associations involved in community development planning, the Fort Wayne Housing Authority, and other City departments, and from social service agencies.

The counselor will review the records forwarded from HUD or a mortgagee or other referral source. The counselor will elicit pertinent information from the applicant, and review this. He/she will determine the type of assistance and/or counseling needed by the applicant and coordinate an individualized program with the client-applicant.

The agency will contact the Indianapolis HUD office, if necessary, for guidance or recommendations in specific difficult cases.

If credit information has not already been received from HUD or the mortgagee a credit report will be obtained from the local credit bureau.

- b) Counseling. The counseling agency will provide income and debt management and housing counseling to those families and individuals recommended for it, or who voluntarily seek it.

This will include regularly scheduled discussions with the family on keeping installment purchases within reasonable bounds. How to handle the purchase of large items, such as furniture, appliances, automobiles and home improvements will be a special consideration, as will be balancing the family's income with the family's expenses.

Housing counseling will include an assessment of the family's needs; information on available housing alternatives and selection, maintenance and improvement, buying, renting or selling; and information on equal opportunity in housing.

Besides the individual and confidential family counseling sessions, the counseling agency intends to use group workshops on maintenance, rehabilitation, finances, home management and other topics which will help the homeowner become economically self-reliant and stable.

Location of Counseling Services. The main office for the counseling service will be in the City-County Building. Counseling will also become available in the four target neighborhoods designated as target areas in the 1975 Community Development Block Grant Proposal. These include West Central, East Central, Oxford-Weisser Park and Nebraska. Each of these will have a neighborhood Community Development and Rehabilitation activities' center.

1. Delinquency and Default Counseling. would help homeowners with HUD-FHA insured mortgages who are over due by one-to-three monthly mortgage payments, and who are in danger of foreclosure. The goal is that after reviewing the family's situation and working through a counseling program, the family could save its home.

Most of these cases would be referrals from the HUD Housing Counselor; some would be walk-ins and local referrals. The HUD Housing Counselor estimates there would be 425 direct referrals from HUD in 1975. Approximately 100 or more would result from the City.

The process of default counseling would occur in this order:

1. Referral letter with a copy of 2068 attached to default mortgages.
2. Follow-up to obtain response from mortgagor.
3. Obtain information from appropriate servicing staff at the mortgage company on status of case.



4. Meet with defaulting mortgagor and get information, on payment problems and his/her understanding of the problem and the process. Determine what mortgagor feels his/her plan of action will be.
5. Preliminary determination by counselor that the defaulting mortgagor can realistically save the home.
6. Negotiate a reasonable catch-up payment schedule with the mortgagee as projected in interviews with the defaulted mortgagor.
7. Prepare written document on the details of the payment plan for the mortgagor; send copies to HUD Housing Counselor, Consumer Services Branch; the mortgagee; and the counseling agency files.
8. Determine amount and kind of further counseling the defaulted mortgagor needs, and begin this. This may include attendance at workshops.

## 2. 237 Counseling

Community Housing Services hopes to aid potential homeowners, identified as "high risk" with serious credit problems, who have been unable to purchase a home under the several HUD-FHA insured mortgage programs. Other causes of ineligibility may include debt obligations and irregular income patterns caused by seasonal employment. The agency would provide pre-purchase homeownership guidance, emphasizing budgeting and responsible credit use. After a specified period of counseling, three to nine months, the counselee's mortgage application can be updated and re-submitted through the mortgagee, for reconsideration by HUD.

The HUD Area Housing Counselor estimates the City counseling agency would service 6 to 20 of these cases initially, with the volume or work to increase with the growth of the agency's capabilities.

Clients for 237 counseling will be applicants who have been designated ineligible under the normal credit standards of one of the following HUD-insured home mortgage programs.

Section 203 (except seasonal homes insured under 203(m))  
 Section 221 (d) (2)  
 Section 235 (roll over) and  
 others

Process of 237 counseling will be --

### a) Initial Contact

1. HUD and mortgagee referral of family whose application for insurance under regular Title II program has been deferred. Family makes contact with counseling agency.
2. Family desiring homeownership under 237 is referred by another agency or mortgagee or family seeks the help of the agency.
3. HUD determines that applicant for Title II insurance program does not qualify under regular standards, but does qualify for 237, with the assistance of counseling, and then refers approved 237 applicant to counseling agency for this counseling.

b) Screening.

Determine actual credit status. The counseling agency will secure information on the family's credit history and current status, and assess the motivation of the applicant as well in a personal interview.

Key factors for determining credit use will be those listed by HUD in HM7510.1, counseling for Homeownership for low and moderate income families. These are:

1. extenuating circumstances
2. manner of payment of rent or previous mortgage
3. willingness to pay old bills
4. improvement of credit habits
5. repossession of automobiles and major appliances
6. harmonious family life and long term residency in the area

Factors also to be considered in the credit analysis of 237 applicants will be receptivity to counseling and that improvement to credit habits can be reasonably anticipated.

c) Counseling.

Will cover those topics previously itemized in (2) (b) Scope of Services, with an additional emphasis on selection of a home, financing, and purchasing a home, mortgage rates and term, monthly payment schedules, amortization, taxes and insurance.

d) Follow-up Counseling.

Will occur after the 237 mortgage application is approved, the home is purchased and the new homeowners move in. This counseling will continue upon the advice and recommendation of the Housing Counselor, HUD, and the mortgagee or upon request of the mortgagor.

3. Housing Information, Advice and Assistance

This counseling will be for those individuals who are preparing to buy "HUD - acquired properties" sold under 235 or 222 (d) (2). It will also serve anyone who is: a. a potential homeowner; b. gathering information; c. comparing renting with buying; d. concerned with obtaining a loan for home rehabilitation; or e. a potential "homesteader". Generally, this will be a homeownership counseling program.

The volume of counseling for the default property purchasers will initially be small, HUD estimated. However, the number could be expanded, if the number of homes available for re-purchase is increased. It is expected that in the other categories there will be a great number seeking information, advice and assistance.

### a) Information Materials

A survey of agencies will be undertaken in search of appropriate information materials. Where such materials exist, they will be distributed, if possible, through the City Housing Counseling services. Where they do not exist or cannot be distributed through the service, they will be prepared to cover the following subjects:

- 1) What to Look for in Renting -- Checklist
- 2) What to Look for in Buying a House -- Checklist
- 3) How the Rental Housing Market Works and How to Make it Work Better for You
- 4) How the Home Purchase Market Works and How to Make it Work Better for You
- 5) Hints on Family Budgeting and How to Handle Credit Problems
- 6) Hints on Home Maintenance and Repair
- 7) Hints on Home Furnishing -- What to Buy, How Much to Spend, Where to Buy, Use of Credit
- 8) Hints on Moving -- Ways to Save Money, How Much it Costs, How to Pack
- 9) Discrimination -- When to Expect it, How to Recognize it, What to do About it
- 10) Special Tips for the Elderly Seeking Better Housing
- 11) City Housing Programs which are Available to the Client --
  - a) Home Rehab Loan Program
  - b) Neighborhood Improvements, Planning and Activities
  - c) Public Housing
  - d) Housing Inspection
  - e) Homesteading
  - f) Home Leasing
  - g) Purchasing Rehabbed Housing

### b) Individual Counseling - Home Purchasers

#### 1) First Contact.

The Counselor must be prepared for two eventualities at the first counseling interview.

- a) The counselee may have been referred to the counsel-agency by a real estate agency or mortgage company. In this case the counselee may be found to need very little assistance having received adequate service from the broker or banker or HUD official. In some cases the counselee will be found to have entered into unfavorable arrangements and may need assistance in extricating himself from a web of legal and other entanglements.
  - b) The counselee may be completely naive about real estate transactions and may have approached the counseling agency for assistance before taking any other actions. In this case the counselor must be prepared to provide the full range of assistance as described below:
- 2) Appraisal of counselee's Status and Desires for Homeownership: It is necessary at the outset of the counseling process to determine the family's eligibility for homeownership programs, to describe the programs to the family, to clarify any questions about programs and eligibility and to set available programs in the context

of all housing choices. In this step the counselor explains general income/housing expense rules.

During the explanation of programs and eligibility, the counseling session will provide enough interaction between counselee and counselor to enable the counselor to make an initial assessment of the family's skill level and the strength of the family's motivation to seek a new home. This assessment is needed early in the counseling process in order for the counselor to develop the kind of confidential relationship with the counselee that is important to the success of the counseling process.

### 3) Explanation of a Real Estate Transaction.

The counselor should be able to explain in some detail the procedures involved in a real estate transaction, including:

- a) Purpose and obligations of an Earnest Money Agreement
- b) Closing documents
- c) Closing costs
- d) Roles of buyer, seller, real estate agent, mortgage company and HUD

If the counselor does not have an adequate understanding of a real estate transaction or is unable to transmit this knowledge to the client, the client may:

- a) Sign an Earnest Money Agreement for more money than is necessary
- b) Sign an EMA for a house in which he has little interest
- c) Sign for more than one EMA
- d) Be unable to get EMA back from the real estate agent
- e) Be pressured by the real estate agent into purchasing an unsuitable house

### 4) Selecting a Home.

The counselor should advise the client on selection of a home. This should include:

- a) The need for comparison shopping
- b) The need to see selected homes more than once
- c) How to check systems in the home
- d) Consideration of house and room size, storage areas, number of bedrooms, number of bathrooms, in relation to family plans and life style

If the counselor does not provide this type of advice, the client may purchase a house in poor condition or purchase a house of inadequate size or inappropriate design. Staff will inspect housing opportunities for clients and advise clients of the desirability of professional engineering and/or appraisal inspection.

### 5) Financial Responsibilities of Homeownership.

The counselor must make the client aware of the additional expenses that accompany the purchase of a home. There may be appliances to purchase, additional furnishings and moving costs. If a client is not properly counseled, he may be tempted to purchase all new furniture and appliances and thereby become heavily indebted before he even makes the first payment on his house. If the counselor does not properly advise the client, these added expenses can cause a new homeowner to wind up in default.

7.

The counselor must also advise the prospective homeowner of increased utility costs of a homeowner and stress the necessity of budgeting for routine maintenance and repair expenditures. Again, a buyer may lose his home if not properly prepared on what to expect in these areas.

5) Debt Management and Credit Counseling.

The Credit Counseling program will be a tool to alleviate problems of credit. Credit problems and management of debts is an area in which the counselor must be qualified to offer detailed advice. (Some of these cases may be referred to Consumer Credit Counseling, in Fort Wayne.)

The counselor must know and be able to explain family budgeting and be able to negotiate with creditors on behalf of the counselee.

Factors to be examined when determining family eligibility for any type of homeownership program:

- a) Extenuating circumstances
- b) Manner of payment of rent or previous mortgage
- c) Willingness to pay old bills
- d) Improvement in credit habits
- e) Family relationships and length of residence in the area

6) Assessment of Ability to Become a Successful Homeowner

The counselor must know the rules, regulations and requirements of homeownership programs in order to determine whether a client is eligible to purchase under these programs and the individual limitations of clients as to purchase price of a home according to their incomes. The counselor must be aware of the types of houses available under the programs as well as locations so that the client can know just what kind of house he can realistically consider buying. If these areas are not adequately covered, the client may sign to purchase a home he is not eligible to purchase.

In order to be able to make an assessment of a client's ability to become a successful homeowner, a counselor must be able to elicit information from the client initially. The counselor should be able to relate well to the client so that the client will feel comfortable volunteering information in as much detail as is necessary. If the counselor establishes a good relationship with the client, he may be able to learn about existing or potential problems that would result eventually in dissatisfactions with or loss of home. The counselor must reevaluate his initial assessment of the client's skill and motivation and make a substantive judgement that he can use to advise the counselee as to the feasibility of the family achieving its housing goals. At this stage, the counselor may advise the family to postpone the move to homeownership.

## 7) Assignments and Referrals.

After assessing the types of problems the client may have, the counselor should be able to make referrals or assignments which will result in solutions to the problems. Referrals may be in areas including legal services, marital counseling employment training and many others. The counselor should also make the client feel that he can come back for additional help should these types of problems arise after purchase. Referrals can be made then that could save a homeowner from ending in default. The client should know that there is assistance for him even after purchase. If he gets into financial difficulties or gets behind in his mortgage payments, he should be instructed that the counseling agency can help.

## 8) Closing and Rights and Responsibilities of Homeownership.

The counselee should be requested to contact the counselor when a date for closing the mortgage has been established. The counselor can prepare the counselee for the ordeal, can advise the counselee on materials to bring to the closing and financial arrangements that need to be made prior to closing. The counselor can also obtain information from the broker or banker if the counselee has not been adequately informed as to the requirements of the closing.

Before a client signs his final closing documents, the counselor should explain what rights and responsibilities accompany homeownership. The counselor should know about homeowner's insurance and advise the homeowner to acquire this type of insurance. This coverage can avoid legal problems that could cause heavy indebtedness or loss of the home. The client should be made to understand his obligations once he has signed his closing documents, where the responsibilities of the seller, real estate agent and mortgage company end and the homeowner's responsibilities begin. The client must realize that his commitment as homeowner is a long-term one. He must be counseled adequately on the consequences of deeding a house back to the mortgage company or allowing the home to be foreclosed. This is the last opportunity the counselor has to relate to the client before he takes that important step. The counselor should be able to answer any questions or concerns that the client has at this point to prevent any misunderstandings that may result in a bad experience for the client.

## 9) Follow-up Counseling.

The role of the counselor in relation to the client must be a continuing one. The counselor must be able to communicate with mortgage companies on behalf of the client and know what the possibilities are for resolving problems such as missed mortgage payments. If the counselor is unaware of the possibilities that exist, he may miss the opportunity to save a client from ending in foreclosure situation.

9.

Termination of counseling will occur in accordance from directives from the Area/ Insuring Office (for HUD programs, with those persons who have made their mortgage payments in a satisfactory manner over a specified period of time, and who appear to no longer need counseling services. The counselors will perform a follow-up service to aid in bringing a loan current if it subsequently becomes delinquent. This service again, will be under directive from the Area/Insuring Office, if it involves a HUD insured home.

(10) Summary.

In summary, a counselor must have a good working knowledge of available housing programs and opportunities, real estate transactions, family budgeting and debt management, legal and financial responsibilities of homeownership and the ability to relate well to his clients. He must also understand his limitations and where to go for additional help.

c) Class Sessions

There will be class sessions to enlarge the scope of information beyond that which an individual counselor can impart. The classes will also seek efficiency in information transfer, providing information opportunities for clients who do not need extensive individual or group counseling sessions. The class sessions will be determined by the needs for information detected by counselors as a result of their experiences in individual and group counseling sessions. The subjects may include the following:

- 1) Mortgage credit information -- including hidden costs such as late charges, escrowed charges, service fees, etc.
- 2) Rent and purchase options -- when to rent and when to buy: the advantages and disadvantages of each, rights and responsibilities including information on tenant organization neighborhood associations.
- 3) Factors to be considered in the selection of a new neighborhood.
- 4) Mortgage closing procedures
- 5) Contracts, leases and other legal documents and procedures
- 6) Debt and budget management
- 7) Consumer education -- fraud and abuses, use of credit
- 8) Moving and packing, contacting utility companies
- 9) Homemaking -- nutrition, home furnishing, home decorating

d) Group Counseling Sessions

The advantage of group counseling is the opportunity for counselees to be influenced and reinforced by peers. The group setting is conducive to sharing common problems, experiences and feelings. Group counseling affords the counselor an opportunity to establish a closer relationship and hence more specialized services than can be offered in class sessions while also delivering services and providing results more efficiently than in individual counseling for many persons. The group session is ideal for dealing with subject matter relevant to special groups such as elderly, minority, homesteaders or others rehabilitating their homes.

e) Home Maintenance

The Department of Community Development and Planning feels that there is real need for a home maintenance program for low income home buyers. It cannot only serve as "preventive maintenance", but more importantly give low income buyers better knowledge of the responsibilities and pitfalls to be avoided in homeownership and home repairs.

This program would be implemented by a series of workshops on various aspects of home maintenance. The Department will enlist the services of home repair experts, contractors and home management specialists. The Department also intends to cooperate with Lincoln Improved Housing in its scheduled maintenance workshops.

f) Home Rehabilitation Loan Counseling, Homesteading, Home Leasing, Community Housing Services

The counselors and director will be working under the mantle of "Rehab, Inc.", whose director will be in charge of implementing Community Development plans and activities in the neighborhood. Families and individuals who wish to become urban homesteaders, to enter the Housing Authority's Home Leasing (option to buy), Program or to obtain a home rehab loan, will be assisted by the counselors in Community Housing Services.

These individuals will receive similar finance and homeownership counseling, but will also receive special advice and information according to the housing program they are entering.

Homesteading applicants, for example, will be judged on do-it-yourself home maintenance and repair skills, as well as their financial status.

People who want a rehab loan will have the rehab needs and market potential of their home investigated, in addition to their family's financial story.

Counseling for these city programs have their own criteria and evaluations set up, but they are much the same as for HUD programs except for the above stated differences.



8. EXHIBITS, Cont.

a. Summary of Program, Cont.

- (3) Complementary services to be made available through other community service agencies; agencies with which working arrangements exist.

The City, through its many and varied departments and programs has mutual concerns with almost every social agency in the community. A working relationship exists with all, in effect, the Department of Community Development and Planning and the Housing Authority has also been in contact with or has a working relationship with a large number of citizen groups and social service agencies. Among these are United Way, OEO, the Urban League, Credit Counseling, Allen County Counsel on the Aging, Family and Children's Service, Lincoln Improved Housing Neighborhood Services and others.

Complementary services which will be provided by some of the above and other agencies contacted are: (1) accepting referrals for health, family and employment problems; (2) sending referrals to Community Housing Services for housing problems; (3) providing screening and training of any volunteers who may wish to serve in Community Housing Services; (4) cooperating in home maintenance and management workshops; (5) sharing information and technical assistance; and (6) in general, providing whatever assistance the counseling service might seek, to insure that the program will be effective and useful for its clients.

8. EXHIBITS, Cont.

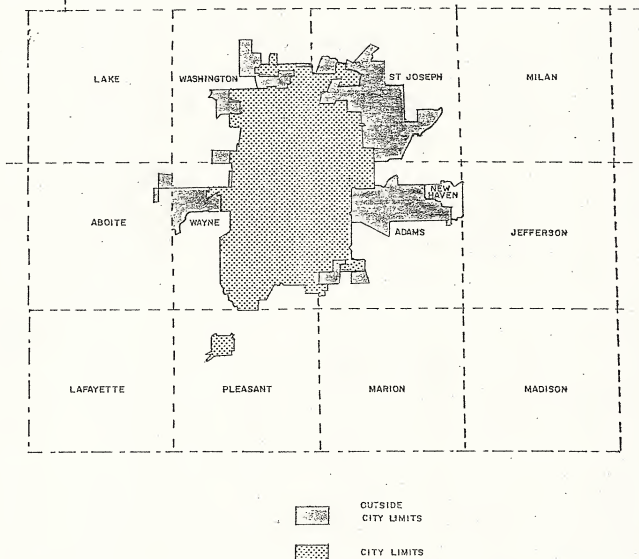
a. Summary of Program, Cont.

(4) Public Agencies Contacted, and Their Responses.

1. Consumer Credit Counseling Service, Inc. --  
Will provide assistance in training and in a resource person for counselors. They will also assist in debts to non-mortgage creditors, if requested. General assistance also offered.
2. United Way of Allen County --  
Would provide consultation, planning, research and evaluation of the program, if requested. Also potential volunteer workers, again if requested. They would also provide some information and referral of other family problems.
3. Colonial Mortgage --  
Agreed to be cooperative and to provide information of a technical nature.
4. Waterfield Mortgage --  
Stated a desire to work cooperatively with us, to refer clients and to provide general assistance as needed.
5. Minimum Housing and Relocation of Allen County --  
offered cooperation and assistance
6. Department of Public Welfare of Allen County --  
Will accept referrals, and send families to us who could use housing counseling or housing information
7. Lincoln Improved Housing --  
And its counselors offered cooperation and sharing of facilities and programs.
8. Allen County Economic Opportunity Council --  
Offered general assistance and cooperation and wanted to share in training
9. Lutheran Social Services --  
Will accept referrals for family and individual counseling

Several other agencies were also contacted and verbally indicated support or assistance. They include: Catholic Social Services, Fort Wayne Housing Authority, Martin Luther King Center, and the Allen County Extension Service.

## FORT WAYNE, INDIANA URBANIZED AREA



Source: 1970 Census

(5) The geographical area to be served is approximately the Fort Wayne urbanized area.

8. EXHIBITS, Cont.

b. City Officers and Directors

Mayor -- Ivan A. Lebamoff, City-County Building, One Main Street,  
Fort Wayne, Indiana, 46802

Council Members -- Paul M. Burns, Councilman at Large, 4201 Warsaw, Fort Wayne, Indiana, 46806; William T. Hinga, Councilman 3rd. District, 1321 Spring St., Fort Wayne, Indiana, 46808; Eugene Kraus, Jr., Councilman 4th District, 816 Rockhill, Fort Wayne, Indiana, 46804; Winfield G. Moses, Jr., Councilman 5th District, 4017 South Harrison, Fort Wayne, Indiana, 46807, John Nuckols, Councilman 1st. District, 2419 Wineh, Fort Wayne, Indiana; Donald J. Schmidt, Councilman 2nd District, 3122 Parnell, Fort Wayne, 46805; Vivian G. Schmidt, Councilwoman at Large, 2621 E. Maple Grove, Fort Wayne, Indiana, 46806; James S. Stier, Councilman 6th District, 3404 Congress, Fort Wayne, Indiana, 46806; Samuel J. Talarico, Councilman at Large, 1923 E. State Blvd., Fort Wayne, Indiana, 46805.

The following are among those to be on the board of the proposed Community Rehabilitation and Development Corporation, and/or will be responsible for implementing default and homeownership counseling:

1. Community Development and Planning  
E. Owen Donnelly, Director  
City-County Building  
Fort Wayne, Indiana 46802
2. Rehabilitation, Homeownership and Neighborhood Improvement Operations  
Department (to be named)  
Robert Colstock, Director  
City-County Building  
Fort Wayne, Indiana 46802
3. Housing Authority  
Louis G. Petro, Executive Director  
City-County Building  
Fort Wayne, Indiana 46802  
(Dr. Petro is also director of the Housing Division of Community Development and Planning)
4. Eight other mayoral appointees are proposed to serve on the Development Corporation; four more will be appointed by City Council.
5. There will be advisory board members from neighborhood associations.

8. EXHIBITS, Cont.

c. Cost Information

PROJECTED FIRST YEAR BUDGET  
(FOR COUNSELING SERVICES  
WITHIN COMMUNITY DEVELOPMENT  
AND PLANNING)

Director of Counseling (1)	\$14,000
Counselor II (1)	10,000
Counselor - Aides (2)	14,000
Fringe Benefits (20%)	7,600
Total, Personnel	<u>\$45,600</u>

Office Expenses	
Rent & Utilities for 4 field offices (City-County Bldg. central office will be an indirect cost)	\$10,000
Insurance	1,880
Equipment & Supplies	4,000
Printing	2,000
Transportation & Insurance	2,000
Total Office Expenses	<u>\$19,880</u>

Counseling Expenses	
Credit Reports	\$ 600
Miscellaneous	1,000
Total, Counseling Expenses	<u>\$ 1,600</u>

GRAND TOTAL      \$67,080

The Counseling Services will be funded through the Fort Wayne Department of Community Development and Planning, and the 1974 Housing and Community Development Act funds received by Fort Wayne.

## 8. EXHIBITS

e. Copies of forms to be used in providing counseling service.

Comprehensive Personal Data Form

Date of Interview .....

Interviewer .....

Reason For Interview .....

Dates of Followups:

# Section One -- Family Composition

HEAD OF FAMILY NAME		SOCIAL SECURITY NO.		AGE	
ADDRESS		TELEPHONE		TIME THERE	
CITY		ZIP		MARITAL STATUS	
NAME OF SPOUSE		SOCIAL SECURITY NO.		AGE	
PREVIOUS ADDRESS		ZIP		TIME THERE	

DEPENDENTS:	NAMES	INCOME	SOURCE	RELATIONSHIP	AGE
		PER			
		PER			
		PER			
		PER			
		PER			
		PER			

# Section Two -- Employment Record

HOF EMPLOYER		ADDRESS		TELEPHONE	
NATURE OF BUSINESS		POSITION		TIME THERE	
PRESENT GROSS EARNINGS	PER	OVERTIME		LAST YEAR'S EARNINGS	
OTHER EMPLOYER		ADDRESS		TELEPHONE	
NATURE OF BUSINESS		POSITION			
PRESENT GROSS EARNINGS	PER	OVERTIME		TIME THERE	
PREVIOUS EMPLOYER		ADDRESS		TIME THERE	
NATURE OF BUSINESS		POSITION		MONTHLY EARNINGS	
REASON FOR LEAVING					

SPOUSE EMPLOYER		ADDRESS		TELEPHONE	
NATURE OF BUSINESS		POSITION		TIME THERE	
PRESENT GROSS EARNINGS	PER	OVERTIME		LAST YEAR'S EARNINGS	
OTHER EMPLOYER		ADDRESS		TELEPHONE	
NATURE OF BUSINESS		POSITION			
PRESENT GROSS EARNINGS	PER	OVERTIME		TIME THERE	
PREVIOUS EMPLOYER		ADDRESS		TIME THERE	
NATURE OF BUSINESS		POSITION		MONTHLY EARNINGS	
REASON FOR LEAVING					

TYPICAL PAY STUB	Gross	Fed. Tax	State Tax	F.I.C.A.	Life Ins.	Med. Ins.	Pension	Bonds	Other	Other	Other	Other	Net Pay Per
HEAD OF FAMILY													
SPOUSE													

OTHER INCOME	SOURCE	AMOUNT
HEAD OF FAMILY		
SPOUSE		
HEAD OF FAMILY		
SPOUSE		

BANK NAME & BRANCH ADDRESS	TYPE OF ACCT.	ACCOUNT NO.	CURRENT BALANCE

[illegible]

MILITARY SERVICE: BRANCH	DOE	DOS
--------------------------	-----	-----

59015F

EXPLANATION OF DEFICIENCIES, JUDGEMENTS, CODE CLOSURES:

EXPLAIN ANY CREDIT DEFICIENCIES, JUDGEMENTS, FURTHER CLOSURES:



## Section Four - Additional Information, Comments, Action and Follow-ups

COMMUNITY HOUSING SERVICES

CITY-COUNTY BLDG.

ONE MAIN ST.

FORT WAYNE, INDIANA 46802

Date \_\_\_\_\_

Pursuant to an agreement entered into between HUD and Community Housing Services, said organization accepts \_\_\_\_\_  
for family counseling and the applicants agree to cooperate fully in the counseling program.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Authorized Representative  
Community Housing Services

COMMUNITY HOUSING SERVICES

CITY-COUNTY BLDG.

ONE MAIN ST.

FORT WAYNE, INDIANA 46802

Date \_\_\_\_\_

Re: \_\_\_\_\_  
(Insert Address of Property Being Purchased)

I/we, the undersigned hereby authorize release to the Community Housing Services any and all information contained in the files of \_\_\_\_\_  
Name of Mortgage

Lender \_\_\_\_\_ pertaining to my/our credit. It is understood that the information therein shall be held in strict confidence by the Community Housing Services.

\_\_\_\_\_  
Husband

\_\_\_\_\_  
Wife

(This form is sent to the mortgage lender for release of client's credit report to Community Housing Services.)

8. EXHIBITS, Cont.

f. Resumes and Job Descriptions of Professional Staff Members who will be Responsible for Homeownership Counseling

1. Robert D. Colestock -- Director of Community Development Housing and Neighborhood Improvement Program. Assumes responsibilities May 19, 1975.

Relevant Work Experience:

1972 to present--Redevelopment Authority, Stevens Point, Wisconsin

Executive Director. Instituted Neighborhood Development Program; hired and trained staff; established policies, procedures and programs; created development interest and City response to perceived needs.

1974 to present -- University of Wisconsin-Oshkosh, Department of Urban Affairs

Instructor in two (2) courses: Urban Renewal, Urban Housing and the Community Development Act of 1974.

1970 - 1972 -- Housing and Redevelopment Authority, Moorhead, Minnesota

Executive Director -- \$10 million conventional Urban Renewal Project (CBD) and 150 units of federally financed public housing.

1969 - 1970 -- Environmental Planning & Research, Inc., Chicago, Illinois

Vice President-Field Operations. Extensive travel to client cities promoting contracts, training local personnel, undertaking studies, preparing federal programs and generally serving clients under contract.

1968 - 1969 -- City of Rockford Illinois, Rockford, Illinois

Assistant Director for Renewal. City-County Planning Commission. Instituted Neighborhood Development Program, established Relocation office and procedures, supervised community relations program.

The CVD project, planned as a part of the NDP, has over \$22 million of construction underway. A residential rehabilitation program is also being conducted.

1966 -1968 -- Urban Renewal Agency, Salamanca, New York

Urban Renewal Director. Planned and prepared applications for a conventional Urban Renewal project. The task was unique in that the project was located on a Seneca Nation reservation, and involved treaty and land-lease considerations.

The project, as conceived, is now complete. Its success has prompted a second, complimentary CBD project.

- 1954 - 1957 -- Diebold and Millonzi, Attorneys, Buffalo, New York  
Clerk. Title abstracting, legal research.
- 1957 - 1959 -- Diebold and Millonzi, Attorneys, Buffalo, New York  
Attorney. Corporate and mortgage banking. Prime emphasis  
on real estate law.
- 1959 - 1968 -- Self Employed, Salamanca, New York.  
Attorney. General practice; real estate, estates,  
criminal and commercial, matrimonial. Admitted  
Federal practice.
- 1959 - 1962 -- New York State Legislature  
Assistant Counsel to the Honorable Joseph A. Carlinio  
Speaker of the New York State Assembly. Legislative  
liaison; constituent correspondence.
- 1959 - 1968 -- Assistant District Attorney  
Cattaraugus County, New York  
  
Acting City Judge  
Salamanca, New York  
  
U. S. District Court  
Western District of New York  
  
Served as Trustee in several bankruptcy cases.

2. Director of Counseling Services

This position will be filled in June 1975. The director of counseling will be responsible for implementing and supervising a comprehensive housing counseling service in the areas of defaulted loans; credit use and family budgeting; family housing concerns; homeownership and other housing alternatives; home rehab loan counseling; and counseling in other city housing programs under Community Development and Planning.

The successful applicant must have experience and education in counseling or interviewing; housing, mortgage lending and/or real estate; and/or governmental housing programs. A degree and 2 years supervisory experience, or equivalent will be required.

- 3. A Senior Counselor will also be one of the initial personnel requirements for Fort Wayne's counseling activities. This person will also counsel in the same areas as those for the Director of Counseling Services. A degree and two years of counseling experience or the equivalent will be sought.
- 4. Two Counselor-Aides will be added to the staff, as need is generated. These persons will be capable of counseling in all housing areas. A degree person will be preferred, although not required. Experience in counseling, interviewing, community service organizations or other related fields will be necessary. Training will be provided through the department in cooperation with the Indianapolis Area Office.

## Training for Counselors

The Department of Community Development and Planning has committed itself to providing a comprehensive housing counseling service. The Housing Division of this department has been working very diligently in the planning of the counseling programs, the rehab loan program, the "Neighborhood Care" program and urban homesteading.

The personnel orientation and training outline is designed to meet the needs of the counselors and especially the counselor-aides. The program will vary according to their backgrounds and knowledge.

### I. Each new staff member will read the following materials:

1. City of Fort Wayne Personnel Practices
2. Credit Assistance and Counseling for Low and Moderate Income Purchases
3. Fort Wayne 1975 Housing Assistance Plan
4. Minimum Housing Code
5. Housing Counselor's Handbook
6. Various pamphlets and publications from public and private housing agencies
7. United Way Human Services Directory

The staff member will be required to write a brief summary of the material read.

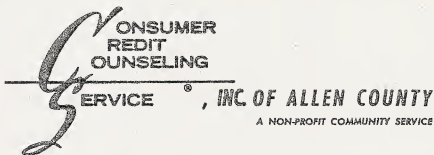
### II. The staff counselor will endeavor, under the supervision of the Director of Counseling, to maintain a good working relationship with the various social agencies, governmental departments, neighborhood groups and private mortgage institutions.

To do this, a new counselor will be expected to visit three or more agencies to broaden his/her knowledge of their functions and to become familiar with their pertinent staff.

### III. The amount and type of on-the-job training will vary according to the expertise of the new counselor. He or she may, after studying the programs and other materials, may be able to begin counseling with routine supervision only. In other cases, the trainee counselor may initially only observe a counseling session, and act as assistant to a counselor. After two or more observation sessions, the trainee could be ready to counsel with assistance from and observation by the counselor-supervisor.

The director of the Counseling Service will review with the new counselor all cases, making sure all questions and information needed have been obtained from the client. The supervisor also reviews with the new counselor a course of action to be taken on each case.

After approximately three months, the new staff person's work is evaluated and recommendations are made for further study, if necessary. Along with the local training, the counselors will take advantage of training offered by HUD. This consists of workshops, seminars, HUD staff field visits and various written materials.



1134 SOUTH CALHOUN STREET  
FORT WAYNE, INDIANA 46802  
TELEPHONE 422-3806



THOMAS E. HUFFORD  
MANAGER

3/10/75

Community Development & Planning  
Attn: Carolyn Bower

Dear Carolyn:

In the past we have helped in an area related to housing in this way: Mortgage companies often refer people here who are falling behind in their house payments. We set up a budget and a payment program for the non-mortgage installment debt. In this way they meet all their obligations. We do not get involved directly in house payments though.

There are two areas where we might be of help to you:

- 1-Training counselors--Mr. George Beaudry, founder of CCCS, and manager 1965-1971 would be a good resource person to lead this
- 2-Distribute payments to non-mortgage creditors--Equally familiar with debt problems need the discipline of a spending plan. We can set this up and distribute money to creditors equitably.

Of course, CCCS is a non-profit community service and there is no charge to the client for the service. Creditors in this community support this operation. If I can be of further help, please call.

Sincerely,  
*Thomas E. Hufford*  
Thomas E. Hufford  
Mgr. CCCS-Ft. Wayne, Ind.

# MEMORANDUM

TO Carolyn Bower DATE 3/24/75  
FROM Edward V. Elkins  
SUBJECT Homeowners counseling program

COPIES TO:

After reading your letter dated March 13th, I am convinced you have included all the ingredients needed to produce a high quality homeownership counseling program. Therefore, I can't think of any additional service my department can provide along that line.

However, once the program is instituted and if you feel our assistance would be needed to bolster its effectiveness, I assure you, we will cooperate with you in every way possible.



**WATERFIELD  
MORTGAGE  
COMPANY, INC.**



WEST BERRY STREET FORT WAYNE, INDIANA 46802 TELEPHONE (219) 422-2466

March 24, 1975

Ms. Carolyn Bower, Assistant Planner  
Community Development and Planning  
Division of Housing  
Room 880, City County Building  
Fort Wayne, IN 46802

Dear Ms. Bower:

Thank you for your letter concerning the Division of Housing's programs to improve housing counseling in the Fort Wayne area. These programs are sorely needed in our community, and we share your desire to establish good working relationships between your organization and ours.

The most probable area of mutual concern is counseling for home owners in danger of defaulting on FHA mortgages. In many cases, we believe such counseling will materially aid these home owners to avoid foreclosures. From past experience, we suggest that once you have staffed up to provide these services, we contact you with referrals on those cases where the loan is not yet seriously in default but an obvious financial problem exists. Further, we suggest that only those cases where the mortgagor has demonstrated a willingness to cooperate and whose problems relate to unemployment or curtailment of income, overextension of credit, or occurrence of an unusual expense should be referred to you.

With regard to counseling of potential home owners seeking to buy a home in the city, we normally provide counseling service at the time a loan application is being made, if requested. In our opinion, such counseling in those cases where the potential home owner has not selected a particular house or realtor should be handled by agencies such as yours in order that the home buyer can have confidence that prejudice towards a particular house, lending institution, or realtor is not influencing the counseling he receives. We would be most happy to review any specific aspects of new home ownership with your counselors if you feel such a meeting would aid you in any way.

Based on past experience with HUD approved counselors, we believe that close cooperation between your organization and lending institutions is vital

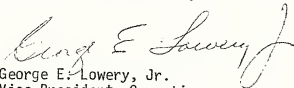


Ms. Bower  
Page 2  
March 24, 1975

to the success of the program. We will be most happy to work with you in any way we can, and we wish you the best of success in this important endeavor.

Very truly yours,

WATERFIELD MORTGAGE CO., INC.

A handwritten signature in cursive script, reading "George E. Lowery, Jr.", written in dark ink.

George E. Lowery, Jr.  
Vice President, Operations

GEL/lmi



333 E. Washington Blvd., P. O. Box 1289, Fort Wayne, Indiana 46801, 219/422-2411

CLETUS RUMSCHLAG  
Senior Vice President

March 25, 1975

Ms. Carolyn Bower  
Assistant Planner  
Community Development and Planning  
Division of Housing  
City County Bldg.  
Fort Wayne, Indiana

Dear Ms. Bower:

Your recent letter addressed to Cletus Rumschlag of our firm concerning default counseling, etc has been referred to me since it concerns a servicing matter.

During the past two years we have cooperated with several counseling agencies in various cities throughout the state of Indiana. We would certainly be more than happy to cooperate with you in the area of default counseling.

This area is handled by Bob Lamott of our firm and perhaps it would be convenient for you to set up an appointment with Bob in order that you might see what other firms are doing and how they fit into our system. At the same time you can make us aware of what information you need in order to assist us in this area. Please let Bob or myself know if an appointment is feasible in order that we may begin the basic groundwork.

Very truly yours,

COLONIAL MORTGAGE COMPANY  
OF INDIANA, INC.

*Donald E. Boyles*  
Donald E. Boyles  
Vice President

DEB/dm



INDIANA — Fort Wayne / Gary / Indianapolis / Muncie / South Bend  
MICHIGAN — Kalamazoo / Grand Rapids

OHIO — Cincinnati / Columbus / Toledo  
FLORIDA — Ft. Lauderdale

UNITED WAY of



ALLEN COUNTY, Inc.

227 EAST WASHINGTON BLVD.

FORT WAYNE, INDIANA 46802

PHONE 219/422-4776

April 8, 1975

Ms. Carolyn Bower  
Assistant Planner  
Community Development and Planning  
City-County Building  
One East Main Street  
Fort Wayne, IN 46802

Dear Carolyn:

This is in response to your letter of March 13, 1975 where you briefly outlined some new activities your department will be going into. I would like to commend you and your department for recognizing a need in the community and getting about the business of doing something to meet that need.

Per our phone conversation on April 7th, I explained to you that United Way is not in direct services per se but does provide financial assistance to many local agencies to meet human needs. We do, however, provide consultation, planning, research, evaluation, etc. for the community working in concert with many volunteers that represent a cross-section of the entire community. Also, with the establishment of a Voluntary Action Center (VAC) this can be a referral place for potential volunteers. More specifically, VAC does recruiting, screening, training, placement and follow-up with all volunteers that come through VAC.

United Way can, as a complementary service, offer the expertise of the Voluntary Action Center as well as some Information and Referral.

Loads of success in your new endeavor. If we can be of any assistance to you, please feel free to notify us.

Sincerely,

Fred Meriwether  
Associate Planning Director

FM:bs

# The Department of Public Welfare of Allen County

606 SOUTH CALHOUN STREET  
FORT WAYNE, INDIANA 46802

JOHN E. HEINY  
DIRECTOR

PHONE: 423-7771

April 8, 1975

Mrs. Carolyn Bower, Assistant Planner  
Community Development and Planning  
Division of Housing  
City-County Building  
One Main Street  
Fort Wayne, Indiana

Dear Mrs. Bower:

The proposed Comprehensive Housing Counseling Program as set forth in your letter of March 13, 1975 would be of significant value to the residents of our community as well as to the community itself, economically.

Our greatest concerns are for those individuals on fixed incomes such as Social Security benefits or SSI who are attempting to retain and/or maintain their own homes; and those families receiving Aid to Families with Dependent Children who are having housing problems.

Oftentimes an individual may have employment, purchase a home on mortgage or contract only to find their employment is being reduced or terminated; quite frequently individuals with limited means fail to pay the taxes on their real property; occasionally, an individual applying for assistance has property already in foreclosure. If these individuals were aware of counseling service in the housing area, I am sure they would take advantage of it before the default becomes irreparable.

We receive complaints from landlords regarding Welfare recipients whose rent is delinquent. Indiana Welfare grants are unrestricted, but we do work with and encourage those recipients regarding their responsibilities and basic priorities. Our job responsibilities are such that we are unable to provide in-depth on-going counseling which is usually necessary to create change.


The Allen County Department of Public Welfare is charged with assisting all those eligible for Public Assistance in every way possible. The primary way would naturally be in granting financial assistance for AFDC, granting Medicaid to eligible adults and children so that their funds are available for basic needs

Page 2 . . .  
Mrs. Carolyn Bower

other than medical, and granting Food Stamps which would increase the purchasing power of low income families.

If would certainly seem that our cooperative efforts would be for the betterment of our community.

Sincerely,

  
(Mrs.) Gloria Phipps  
Administrative Supervisor

GP:lt

cc: Mr. John Heiny, Director



THE  
LINCOLN NATIONAL  
LIFE INSURANCE  
COMPANY

HARLAN K. HOLLY  
Associate General Counsel

1301 SOUTH HARRISON STREET  
FORT WAYNE, INDIANA 46801  
219/742-5421

April 8, 1975

Ms. Carolyn Bower  
Assistant Planner  
Community Development and Planning  
City of Fort Wayne  
City-County Building  
Fort Wayne, IN 46802

Dear Ms. Bower:

A review of your letter dated March 14, 1975, wherein you describe the proposed homeowners counseling program which you intend to initiate along with the City of Fort Wayne's Community Development program appears to describe a program that is much needed within our community. As you know, Lincoln Life Improved Housing, Inc. has a homeowners counseling program which, although it has not been functioning for too many months, has been successful.

When the program you outlined in your letter has been instituted, I feel it would be beneficial to the community if your program and ours worked in a cooperative manner to obtain the goals of upgrading neighborhoods and improving housing conditions. Lincoln Life Improved Housing, Inc. would be very willing to cooperate with your program by making available to those families involved in your housing program the facilities of our counseling service if such need should arise.

I feel we can complement your program by a free exchange of ideas between your Department and our company.

Sincerely,

Harlan K. Holly

HKH/slh



# Lutheran Social Services, Inc.

330 MADISON STREET  
FORT WAYNE, INDIANA 46802  
219-743-3347

REV. CHARLES F. TUSCHLING, M.S.W., A.C.S.W.  
Executive Director

MISS MARIE L. ZUCKER  
Executive Secretary, Emeritus

April 10, 1975

Ms. Carolyn Bower, Assistant Planner  
Community Development and Planning  
Division of Housing  
City-County Building  
Fort Wayne, Indiana 46802

Dear Ms. Bower:

Lutheran Social Services provides casework and counselling for individuals and families relative to their social relationships and functioning within the family as well as within the community such as at school, employment and the like. The essence of our service is to assist people in using their own inner resources in dealing with their own problems in a manner acceptable to them. We also assist people in using other resources as needed and available.

Lutheran Social Services is happy to accept referrals. It is our responsibility and in a very real sense we deem it a privilege to serve. We are grateful also for the opportunity to cooperate with other organizations so that people may receive the best of service.

If you wish additional information about our services, please contact us. You might also want to refer to the Human Services Directory published recently by the United Way.

Sincerely yours,

*C. Tuschling*  
Charles F. Tuschling

CFT:ald





SOMETHING TO HOLD ON TO

# Allen County Economic Opportunity Council

Carolyn Bower  
Assistant Planner  
Dept. of Community Development  
City of Fort Wayne  
City County Bldg.  
One Main St.  
Fort Wayne, IN 46802

April 16, 1975

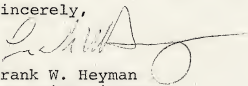
Dear Ms. Bower:

The Allen County Economic Opportunity Council strongly endorses your application to HUD for a Home Ownership Counseling Program. I had, at a previous agency, the opportunity to administer a similar program and know of its value.

I would hope that we will be able to develop close cooperation between your counseling staff and the Allen County Economic Opportunity Council Housing component. Perhaps by allowing our staff to participate in the various training sessions that will be provided we can effectively increase the city's counseling resources and the Allen County Economic Opportunity Council's staff capabilities to better serve the residents of Fort Wayne.

If there is any way I may be of assistance to you, in the application or the operation of the program, feel free to call on me at any time.

Sincerely,



Frank W. Heyman  
Executive Director

FWH/dmc

## DIGEST SHEET

PROPOSAL:

TITLE OF ~~ORDINANCE~~ PROPOSAL for determination of eligibility as a counseling agency under Community Development and PlanningDEPARTMENT REQUESTING ~~ORDINANCE~~ PROPOSAL Community Development and Planning

PROPOSAL:

SYNOPSIS OF ~~ORDINANCE~~ PROPOSAL The Department of Community Development and Planning, in its newly formed operative branch intends to offer housing counseling services to Fort Wayne residents. This proposal has been written to obtain a contract with the Department of Housing and Urban Development to provide counseling for people who are in danger of foreclosure on a FHA-insured home, or who might be able to purchase under a special FHA high risk insured mortgage. This counseling will coincide with the counseling done under the rehab loan program and in general homeownership development programs.

EFFECT OF PASSAGE Through counseling, the City will be able to increase the housing security of many homeowners. The City may also help many others achieve homeownership or improve their housing conditions and/or family financial situation. Staff persons will be enabled to take advantage of free training opportunities in HUD.

EFFECT OF NON-PASSAGE The City will not be an authorized default or high risk mortgage counseling agency. HUD training will not be available to departmental agency.

MONEY INVOLVED (Direct Costs, Expenditures, Savings) The cost of counseling will be borne by Community Development and Planning. The personnel will be those employed in the rehab loan department.

ASSIGNED TO COMMITTEE (J.N.) Regulation JN.